



Order Filed on September 7, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Law Office of Kevin Fayette, LLC
1675 Whitehorse - Mercerville Road
Hamilton, New Jersey 08016
(609) 584-0600

In Re: Michael & Michelle Constantini

Case No. 21-10488

Hearing Date: 9/7/2022

Judge: CMG

**ORDER APPROVING MORTGAGE PAYMENT DEFERRAL
DUE TO COVID 19**

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

DATED: September 7, 2022

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Case No. 21-10488-CMG
Order Approving Mortgage Payment Deferral Due to Covid 19
Page 2

The applicant having certified that legal work supplemental to basic Chapter 13 services
has been rendered, and no objections having been raised:

ORDERED : It is hereby approved that the Mortgage Payments are in fact deferred Due
to Covid 19. The repayment of the deferred amount of \$ 38,630.59 will be
due when the Debtor's payoff the Mortgage, sell or refinances the home.

In re:
Michael Constantini
Michelle Constantini
Debtors

Case No. 21-10488-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 07, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Constantini, Michelle Constantini, 1 Cullen Way, Yardville, NJ 08620-9795

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin C. Fayette	on behalf of Joint Debtor Michelle Constantini kfayette@kevinfayette.com
Kevin C. Fayette	on behalf of Debtor Michael Constantini kfayette@kevinfayette.com

District/off: 0312-3

User: admin

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Date Rcvd: Sep 07, 2022

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6